

WHAT IS CLAIMED IS:

1 1. A token adapted to provide access to an account, the token comprising:
2 a memory configured to store an image of a biometric.

1 2. The token of Claim 1 wherein said memory is an integrated circuit
2 configured to store the image of the biometric.

1 3. The token of Claim 2 wherein said biometric image is a finger print
2 image stored in the memory in one of Tiff, JPEG and bitmap formats.

1 4. The token of Claim 3 further comprising:
2 a magnetic stripe adapted to store data related to the account.

1 5. The token of Claim 4 wherein said token is a card.

1 6. The token of Claim 5 wherein said card is formed from material
2 selected from a group consisting of plastic and metal.

1 7. A system adapted to receive a token, said token comprising an
2 integrated circuit memory configured to store an image of a biometric, said token adapted to
3 provide access to an account, said system comprising:

4 a processor configured to read the biometric image stored in the integrated
5 circuit memory disposed in the token.

1 8. The system of Claim 7 wherein said processor is further configured to
2 generate a binary number from the stored image of the biometric and in accordance with a
3 preselected algorithm.

1 9. The system of Claim 8 further comprising a biometric sampler adapted
2 to sample and capture an image of at least one biometric of the token holder at the location in
3 which the system is stationed.

1 10. The system of Claim 9 wherein said processor is further configured to
2 generate a second binary number from the at least one biometric image of the token holder
3 sampled and captured at the location in which the system is stationed, wherein said second
4 binary number is generated in accordance with the preselected algorithm.

1 11. The system of claim 10 wherein said processor is further configured to
2 compare the first and second binary numbers to determine whether they match within a
3 predefined tolerance limit.

1 12. The system of 11 wherein said processor is further configured to
2 generate a third binary number from one of the first and second binary numbers if the first
3 and second binary numbers match each other within the predefined tolerance limit, wherein
4 said third binary number is generated in accordance with a second preselected algorithm.

1 13. The system of claim 12 wherein said third binary number has fewer
2 bits than either of the first and second binary numbers.

1 14. The system of Claim 13 further comprising a second processor
2 configured to receive the third binary number from the first processor.

1 15. The system of Claim 14 wherein said first and second processors are
2 located at different sites.

1 16. The system of Claim 15 wherein said second processor receives the
2 third binary number from the first processor via wired or wireless communication lines.

1 17. The system of Claim 16 wherein said second processor is coupled to a
2 database which maintains a fourth binary number extracted from a same biometric image
3 source from which the biometric image stored in the memory is supplied, wherein said fourth
4 binary number is extracted in accordance with the second preselected algorithm.

1 18. The system of Claim 17 wherein said second processor is configured to
2 retrieve the fourth binary number from the database and compare the retrieved fourth binary
3 number to the third binary number it receives from the first processor to determine whether a
4 match exists between the third and fourth binary numbers within a second predefined
5 tolerance limit.

1 19. The system of Claim 18 wherein if the second processor determines
2 that a match exists between the third and fourth binary numbers then access to the account
3 associated with the token is granted.

1 20. The system of Claim 19 wherein if the first processor determines that
2 the first and second binary numbers do not match each other within the first predefined
3 tolerance limit then access to the account associated with the token is denied.

1 21. The system of Claim 20 wherein if the second processor determines
2 that the third and fourth binary numbers do not match each other within a second predefined
3 tolerance limit then access to the account associated with the token is denied.

1 22. The system of Claim 21 wherein the second processor further receives
2 information related to the account with which the token is associated with from the first
3 processor.

1 23. The system of Claim 22 further comprising:
2 a key pad configured to enable the token holder to enter information
3 related to the account into the system; and
4 a display configured to display messages to the token holder.

1 24. The system of Claim 23 further comprising:
2 a magnetic read device adapted to receive information stored on a magnetic
3 medium disposed on the token.

1 25. The system of Claim 24 wherein the at least one biometric sample is a
2 finger print sample and wherein the image of the at least one biometric sample of the token
3 holder sampled and captured by the biometric sampler is formatted according to one of Tiff,
4 bitmap and JPEG image format standards.

1 26. A method of forming a token adapted to provide access to an account,
2 the method comprising:
3 forming a memory;
4 storing an image of a biometric in the memory; and
5 disposing the memory on the token.

1 27. The method of Claim 26 wherein said memory is an integrated circuit
2 memory configured to store the image of the biometric.

1 28. The method of Claim 27 wherein said biometric image is a finger print
2 image.

1 29. The method of Claim 28 wherein said finger print image is stored in
2 the memory in one of Tiff, bitmap and JPEG formats.

1 30. The method of Claim 29 further comprising:
2 disposing a magnetic stripe adapted to store data related to the account on the
3 token.

1 31. The method of Claim 30 wherein said token is a card.

1 32. The method of Claim 31 wherein said card is formed from material
2 selected from a group consisting of plastic and metal.

1 33. A method of authorizing access to an account with a token, the method
2 comprising:

3 receiving the token on which a memory configured to store an image of a
4 biometric is disposed; and
5 reading the biometric image stored in the memory disposed on the token.

1 34. The method of Claim 33 further comprising:
2 generating a binary number from the biometric image stored in the memory in
3 accordance with a preselected algorithm.

1 35. The method of Claim 34 further comprising:
2 capturing at least one biometric image of the token holder at the location in
3 which access to the account associated with the token is requested.

1 36. The method of claim 35 further comprising:
2 generating a second binary number from the at least one biometric image
3 captured from the token holder in accordance with the preselected algorithm.

1 37. The method of claim 36 further comprising:
2 comparing the first and second binary numbers to determine whether they
3 match within a predefined tolerance limit.

1 38. The method of claim 36 further comprising:
2 extracting a third binary number from one of the first and second binary
3 numbers if the first and second binary numbers match each other within the predefined

4 tolerance limit, wherein said third binary number is extracted in accordance with a second
5 preselected algorithm.

1 39. The method of Claim 38 wherein said third binary number has fewer
2 bits than the first and second binary numbers.

1 40. The method of Claim 39 further comprising transmitting the third
2 binary number to another location via wired or wireless communication lines.

1 41. The method of Claim 40 further comprising:
2 comparing the transmitted third binary number to a fourth binary number
3 maintained in a database to determine whether a match exists between the third and fourth
4 binary numbers within a second predefined tolerance limit, wherein said fourth binary
5 number is extracted from a same biometric image source from which the biometric image
6 stored in the memory is supplied, wherein said fourth binary number is extracted in
7 accordance with the second preselected algorithm; and
8 granting access to the account associated with the token if the third and fourth
9 binary numbers match within a second predefined tolerance limit.

1 42. The method of Claim 41 further comprising:
2 denying access to the account associated with the token if the third and fourth
3 binary numbers do not match within the second predefined tolerance limit.

1 43. The method of Claim 42 further comprising:
2 transmitting account related information via the wired or the wireless
3 communication lines, wherein the account related information are retrieved from the token.

1 44. The method of Claim 43 further comprising:
2 receiving information related to the account from the token holder; and
3 displaying messages related to the account to the token holder.

1 45. The method of Claim 43 further comprising:
2 storing account related information on a magnetic stripe disposed on
3 the token.

1 46. The method of Claim 45 wherein biometric image is stored in the
2 memory according to one of Tiff, bitmap and JPEG image format standards.

- 1 47. The method of Claim 46 wherein said biometric is a finger print.
- 1 48. The method of Claim 47 wherein said memory is an integrated circuit
- 2 memory.

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